

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	Bankruptcy No. 23-22346-CMB
Jayson A. Kraft	:	Chapter 13
Jennifer R. Kraft	:	Doc No. <u>54</u>
Debtors	:	
	:	
	:	Response Date: July 18, 2025
Jayson A. Kraft	:	Hearing Date: August 13, 2025
Jennifer R. Kraft	:	at 1:30 PM
Applicant	:	
	:	
	:	
v.	:	
First National Bank of Omaha, Discover Personal:	:	
Loans, First National Bank of Pennsylvania,	:	
Sheffield Financial, Discover Bank, Ally Bank	:	
c/o AIS Portfolio Services LLC, Internal	:	
Revenue Service, JP Morgan Chase Bank NA,	:	
Capital One NA, Citibank NA, Wells Fargo Bank:	:	
NA, LVNV Funding LLC, Jefferson Capital	:	
Systems LLC, Cenlar FSB, Synchrony Bank,	:	ENTERED BY DEFAULT
Bank of America NA, Portfolio Recovery	:	
Associates, Pentagon Federal Credit Union,	:	
Quantum3 Group LLC	:	
Respondents	:	

ORDER APPROVING SPECIAL COUNSEL

AND NOW, this *31st* day of *July, 2025*, upon consideration of the Motion for Approval of Special Counsel, it is **ORDERED, ADJUDGED, AND DECREED** as follows:


1. The above reference Application is hereby approved as of the date the Application was filed.
2. Stephen R. Miller, Esq and Pond Lehocky Giordano are hereby appointed as Special Counsel for the Debtor in this bankruptcy proceeding for the reasons set forth in the Motion, as of the date of the filing of the Motion.
3. Professional persons or entities performing services in the above case are advised that approval of fees for professional services will be based not only on the amounts involved and results accomplished, but other factors as well, including: the time and labor reasonably required by counsel, the novelty and difficulty of the issues presented, the skill requisite to perform the legal service properly, the preclusion of other employment due to acceptance of this case, the customary fees, whether the fee

is fixed or contingent, the time limitations imposed by the client or the circumstances, the experience, reputation and ability of the attorneys involved, the undesirability of the case, the nature and length of the professional relationship with the client, and, awards in similar cases.

4. Approval of any application for appointment of counsel in which certain hourly rates/compensation terms are stated for various professionals is not an agreement by the Court to allow fees at the requested hourly rate or compensation terms. Final compensation, awarded only after notice and hearing, may be more or less than the requested hourly rates/compensation terms based on application of the above-referenced factors in granting approval by Court Order.
5. Notwithstanding anything to the contrary in the letter of engagement or agreement between the Applicant and the Professional, this Order does not authorize the Professional to retain or pay any outside counsel or professional to assist the Professional in this matter unless such is done at no expense to the Movant, directly or indirectly. Any other retention of or payment to an outside counsel or other professional is subject to prior approval by the Court.
6. Applicant shall serve the within Order on all interested parties and file a Certificate of Service

By the Court:

FILED
7/31/25 10:57 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA


Honorable Carlota Böhm **dmr**
United States Bankruptcy Judge

In re:
Jayson A. Kraft
Jennifer R. Kraft
Debtors

Case No. 23-22346-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 31, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jayson A. Kraft, Jennifer R. Kraft, 3677 W. Crawford Ave., Dunbar, PA 15431-2210
sp	+ Stephen R. Miller, Pond Lehigh Giordano, One Commerce Square, 2005 Market Street, 18th Fl, Philadelphia, PA 19103-7042

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor United Wholesale Mortgage dcarlon@kmlawgroup.com
Maribeth Thomas	on behalf of Creditor Ally Bank mthomas@tuckerlaw.com maribeth.thomas@gmail.com
Matthew M. Brennan	on behalf of Joint Debtor Jennifer R. Kraft attorneymatthewbrennan@gmail.com
Matthew M. Brennan	on behalf of Debtor Jayson A. Kraft attorneymatthewbrennan@gmail.com

Office of the United States Trustee
ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jul 31, 2025

Form ID: pdf900

Total Noticed: 2

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6